

In re	(SHORT TITLE)	CHAPTER:
	Debtor(s).	CASE NO.:

**DECLARATION OF DEBTOR IN SUPPORT OF MOTION  
FOR APPROVAL OF REAFFIRMATION AGREEMENT  
(Creditor: \_\_\_\_\_)**

I, \_\_\_\_\_, declare as follows:  
(Print Name of Declarant)

1. I have personal knowledge of the matters set forth in this declaration, and, if called upon to testify, I could and would competently testify thereto. I am over 18 years of age.
2. I am a/the Debtor in the above-referenced bankruptcy case. This bankruptcy case was filed on \_\_\_\_\_.
3. I have entered into a Reaffirmation Agreement with \_\_\_\_\_.  
(Print Name of Creditor)
4. As of the date of the filing of the bankruptcy petition, I owed Creditor the sum of \$\_\_\_\_\_.
5. I am **G** current **G** delinquent under the terms of the pre-bankruptcy agreement with Creditor.
6. The debt owed to Creditor is secured by the following of my property: (If debt is unsecured, skip to Paragraph 7.)

	Description	Date Purchased	Purchase Price	Current "As Is" Value
<b>G</b>	Vehicle (Year, Make, Model, VIN):		\$	\$
<b>G</b>	Home Furnishings:		\$	\$
<b>G</b>	Equipment:		\$	\$

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	Description	Date Purchased	Purchase Price	Current "As Is" Value
<b>G</b>	Jewelry:		\$	\$
<b>G</b>	Clothing:		\$	\$
<b>G</b>	Other:		\$	\$

7. **G** I have possession of all the property described in Paragraph 6 above OR

**G** I no longer have possession of the following property:

Disposition of property: **G** Given away as gift

**G** Sold for \$\_\_\_\_\_

**G** Other (Describe):

8. If the Debt is secured by a vehicle, the vehicle is currently **G** insured **G** not insured.

9. My current monthly income is \$\_\_\_\_\_. A true and correct copy of Bankruptcy Schedule "I" filed with the Court is attached as Exhibit \_\_\_\_\_.

10. My current monthly expenses (not including the monthly payment under the Reaffirmation Agreement) are \$\_\_\_\_\_. A true and correct copy of Bankruptcy Schedule "J" filed with the Court is attached as Exhibit \_\_\_\_\_.

11. If the income and/or expenses provided in Paragraphs 9 and 10 above are different from Bankruptcy Schedules "I" and/or "J," please specify and explain the differences below:

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12. I have entered into Reaffirmation Agreements with the following **additional** creditors:

(1) Name of Creditor: \_\_\_\_\_ Amount Reaffirmed: \$ \_\_\_\_\_

(2) Name of Creditor: \_\_\_\_\_ Amount Reaffirmed: \$ \_\_\_\_\_

13. The payment terms required under the Reaffirmation Agreement do not impose an undue hardship on me or my dependent(s) because \_\_\_\_\_.

14. I believe that entering into the Reaffirmation Agreement is in my best interests because \_\_\_\_\_.

15. I understand that entering into the Reaffirmation Agreement is not required under the Bankruptcy Code, under non-bankruptcy law or under any agreement not in accordance with the provisions of Section 524(c) of the Bankruptcy Code.

16. I understand that I may rescind the Reaffirmation Agreement at any time prior to discharge or within sixty (60) days after such agreement is filed with the Bankruptcy Court, whichever occurs later, by giving written notice of such rescission to Creditor.

17. I understand that by entering into the Reaffirmation Agreement I have agreed to remain legally obligated to pay the reaffirmed debt even though such debt may have been dischargeable in my bankruptcy case, and I understand further that if I fail to make the payments required under the Reaffirmation Agreement, I may be sued by Creditor for such failure.

**I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct and that this declaration was executed on \_\_\_\_\_ at \_\_\_\_\_ (city, state).**

\_\_\_\_\_  
Print Declarant's Name

\_\_\_\_\_  
Signature of Declarant